

Mrs. Charlotte Rubin (IRA)

2422 Players Court

Wellington, FL 33414

Clerk of the United States Bankruptcy Court for

The Southern District of New York

One Bowling Green

New York, NY 10004

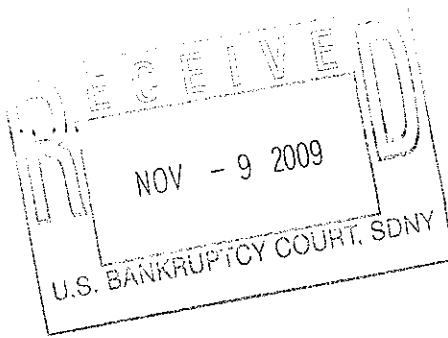
and

Irving H. Picard, Trustee

C/o Baker & Hostetler LLP

45 Rockefeller Plaza

New York, NY 10111



November 3, 2009

To Whom It May Concern,

A few years after my husband retired, it was recommended that he invest his IRA with Bernard Madoff. Before doing so, he was assured it was regulated and backed by the US Government and SEC.

When Mr. Rubin turned 71 it was required that he withdraw a certain percentage of his retirement money from his IRA as required by the government. He was very careful to take out the required amount each year. My husband died October 2007 thinking I had been well provided for. I am now 85 years old and I am trying to sell my house because I can no longer afford to live here. The only income I now have is social security and a small navy pension.

If the SEC/ government felt our IRA was safe, I feel very strongly that I deserve compensation so I can live out the rest of my life with dignity.

Very truly yours,

Mrs. Charlotte Rubin